

PAYROLL CARD FEE COMPARISON

Description	New UMB Paycard	UMB	Central
Branded Card	Visa	Visa	Mastercard
Each Account is FDIC Insured	Yes	Yes	Yes
Online Statement	Free	Free	Free
Paper Statement	Free	\$2.50 monthly fee	\$1.50 monthly fee
Employee can access entire check in one transaction	Yes/ many ways free of charge	Yes/Free	Yes/Free
In Network ATM Withdrawals	Free	Free	1.75*
Out of Network ATM Withdrawals	\$1.75 + additional fee of ATM owner	\$1.75 + additional fee of ATM owner	\$1.75* + additional fee of ATM owner
International ATM Withdrawals	\$2.00 + additional fee of ATM owner	\$2.50 + additional fee of ATM owner	\$3.50* + additional fee of ATM owner
Point of Sale (POS) Transaction using a PIN	Yes/Free	Yes/\$0.25 transaction fee	Free
Cash Back at POS	Yes/Free	Yes/Free	Yes/Free
Signature POS	Yes/Free	Yes/Free	Free
Toll Free Customer Service phone	Yes/Free	Free IVR	Free Live Agent
Monthly Maintenance	No	No	No
Overdraft Fee	\$25.00 - optional, cardholder must opt in to utilize this service and it is limited to one per pay cycle	N/A	No
Paper Check Access	Yes/Free	Yes/Free	N/A
Post Office Money Order Fee	Yes/Free	Yes/Free	Free + USPS fee
ACH Transfer to a Checking Account	Yes/Free	Yes/Free	\$1.50*
Over the Counter Cash Advance	Yes/Free	Yes/\$5.00 fee for each transaction	\$5.00*
Interactive Voice Response (IVR)	Free	Free	\$0.50 transaction fee if not the first 2 transactions in that pay cycle
Secured Web Site Access	Free	Free	Free
Wage Statement Access	No	No	Free
Card Replacement	Free	\$10.00 Each	\$5.00
Stop Payment	\$15.00	\$15.00	N/A
Live Operator Assistance	Free	\$1.00 per call	Free
ATM Inquiries/Transaction Denials	\$1.25	\$1.25	\$0.50
Inactivity Fee	\$5.00 - assessed after 60 days of zero debits or credits	N/A	\$2.95 - assessed at 180 days of zero debits or credits
			*First cash withdrawal transaction (ATM w/d, Cash Advance or ACH) is Free following each payload